

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-25528-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael S Pizarro  
275 Prospect Street  
Unit 16E  
East Orange, NJ 07017

Social Security No.:  
xxx-xx-1274

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 9/5/18 and a confirmation hearing on such Plan has been scheduled for 9/4/19.

The debtor filed a Modified Plan on 9/12/19 and a confirmation hearing on the Modified Plan is scheduled for 10/16/19. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 12, 2019  
JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Michael S Pizarro  
Debtor

Case No. 18-25528-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 186Page 1 of 2  
Total Noticed: 24

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db	+Michael S Pizarro, 275 Prospect Street, Unit 16E, East Orange, NJ 07017-2881
cr	+Prospect Towers Condominium Association, Inc., Greenbaum Rowe Smith and Davis, Post Office Box 5600, Woodbridge, NJ 07095-0988
517681685	+Consumer Portfolio Service, Loan Center, Los Angeles, CA 90074-0001
517681695	NELNET Loan Services, 3015 S Parker Road, Suite 400, Indianapolis, IN 46240
517681696	+Prospect Towers Association, Inc., c/o Daniel T Kopec Esq, 184 Main Street, 2nd Floor, Chester, NJ 07930-2537
517840022	+Prospect Towers Condominium Association, Inc., c/o Greenbaum, Rowe, Smith & Davis, Post Office Box 5600, Woodbridge, New Jersey 07095-0988
517681699	Select Portfolio Servicing, 338 S. Warminster Road, One Conti Park, Suite 31, Hatboro, PA 19040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 23:36:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2019 23:36:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517808906	E-mail/Text: jennifer.chacon@spservicing.com Sep 12 2019 23:37:24 CSMC 2018-RPL1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517681686	+E-mail/Text: bankruptcy@consumerportfolio.com Sep 12 2019 23:36:51 Consumer Portfolio Service, PO Box 57071, Irvine, CA 92619-7071
517681688	+E-mail/Text: bankruptcy@consumerportfolio.com Sep 12 2019 23:36:51 Consumer Portfolio Services, 16355 Laguna Canyon Road, Irvine, CA 92618-3801
517681687	+E-mail/Text: bankruptcy@consumerportfolio.com Sep 12 2019 23:36:51 Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071
517681690	+E-mail/Text: electronicbkydocs@nelnet.net Sep 12 2019 23:36:43 Department of Education/Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
517681689	+E-mail/Text: electronicbkydocs@nelnet.net Sep 12 2019 23:36:43 Department of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
517681691	E-mail/Text: bankruptcynotice@nymcu.org Sep 12 2019 23:37:00 Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007
517681692	E-mail/Text: bankruptcynotice@nymcu.org Sep 12 2019 23:37:01 Municipal Credit Union, PO Box 3205, New York, NY 10007
517681693	+E-mail/Text: electronicbkydocs@nelnet.net Sep 12 2019 23:36:43 Nelnet Lns, 3015 S Parker Road, Suite 400, Aurora, CO 80014-2904
517681694	+E-mail/Text: electronicbkydocs@nelnet.net Sep 12 2019 23:36:43 Nelnet Loan Services, 3015 S Parker Road, Suite 425, Aurora, CO 80014-2904
517681698	+E-mail/Text: jennifer.chacon@spservicing.com Sep 12 2019 23:37:24 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
517681702	+E-mail/Text: jennifer.chacon@spservicing.com Sep 12 2019 23:37:24 Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
517681697	E-mail/Text: jennifer.chacon@spservicing.com Sep 12 2019 23:37:24 Select Portfolio Servicing, 3217 South Decker Drive, Salt Lake City, UT 84119
517804069	+E-mail/Text: BKRMailOps@weltman.com Sep 12 2019 23:36:47 U.S. Asset Management, c/o Weltman, Weinberg, and Reis Co., L.P.A., PO Box 93784, Cleveland, OH 44101-5784
517707231	+E-mail/Text: electronicbkydocs@nelnet.net Sep 12 2019 23:36:43 U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517681700*	+Select Portfolio Servicing, P0 Box 65250, Salt Lake City, UT 84165-0250
517681701	##+Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
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Date Rcvd: Sep 12, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

Avram D White on behalf of Debtor Michael S Pizarro clistbk3@gmail.com,  
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestc  
ase.com  
Denise E. Carlon on behalf of Creditor CSMC 2018-RPL1 Trust dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Rebecca Ann Solarz on behalf of Creditor CSMC 2018-RPL1 Trust rsolarz@kmllawgroup.com  
Robert J. Flanagan on behalf of Creditor Prospect Towers Condominium Association, Inc.  
rflanagan@greenbaumlaw.com, emoreira@greenbaumlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6